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9/27/2018 at
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Signed for by: M.MARTINEZ

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TO

ANAHEIM, CA US

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23-632/1020

MARK L NELSON
9754 CHANTECLAIR CIR
LITTLETON, CO 80126

DATE 9-25-2018

PAY TO THE ORDER OF Carrington Mortgage Services LLC $ 69.45

sixty nine & 45/100 DOLLARS

Security Features Details On Back

FIRST AMERICAN STATE BANK
8390 East Crescent Parkway Greenwood Village, CO 80111

Sharon Minneck
May balance escrow

FOR 4000629702

MP

⑆102006326⑆ 4151251⑈ 2700

TO REORDER VISIT WWW.CHECKPRINTINGSOLUTIONS.COM

CARRINGTON
MORTGAGE SERVICES, LLC

P.O. Box 5001, Westfield, IN 46074
Phone (800) 561-4567 Fax (800) 486-5134

September 17, 2018

Sir/ms. See below + attached.
The april payment was received on 4-16-18. Paid on 4-17-18, (grace 16 days what happened to 17 day grace at BoA) You sent a double payment coupon and confused the May 1-18 payment. No notice of increased escrow. — Enclosed is the ~~[illegible]~~ difference of 2,698.26 - May paid 2,628.81 = $69.45

Sharon Minnock
9754 Chanteclair Circle
Highlands Ranch, CO 80126

RE: Loan Number: 4000629702
Property Address: 9754 Chanteclair Circle, Highlands Ranch, CO 80126

Dear Mortgagor(s):

This letter is in response to your Qualified Written Request ("QWR") received in our office on July 16, 2018, and September 10, 2018. Carrington Mortgage Services, LLC ("CMS") is committed to customer satisfaction and we would like to address your recent correspondence.

Please be advised we have located your payment in the amount of $2,628.81, submitted via check #2613. These funds have been posted to your loan as the March 2018 payment with an effective date of March 16, 2018.

It is important to know, due to the enclosed escrow analysis, your monthly payment amount changed to $2,698.26 effective with the May 1, 2018 payment.

Please note CMS does not accept payments less than the full amount due ("partial payments") unless they are a part of a designated payment plan set up by CMS. Please be advised CMS will still receive partial payments sent to us and may place the funds in a separate account until the remainder of the full payment is received; however, these funds are subject to being applied to the account per our payment posting hierarchy at any time. Any fund applications posted in this manner are considered legitimate.

On May 15, 2018, CMS received payment in the amount of $2,628.81, which was not enough to satisfy the monthly payment amount of $2,698.26; therefore, funds were placed into the unapplied funds account until the remainder of the payment was received.

On June 15, 2018, we received payment in the amount of $2,698.26, combined with the unapplied funds balance of $2,628.81; the total of $5,326.52 satisfied the May 1, 2018 payment of $2,698.26. The remaining $2,628.81 was reapplied to the unapplied funds account as it was not enough to satisfy the June 1, 2018 payment of $2,698.26.

On July 13, 2018, we received a payment in the amount of $2,698.26, combined with the unapplied funds balance of $2,628.81; the total of $5,326.52 satisfied the June 1, 2018 payment of $2,698.26. The remaining $2,628.81 was reapplied to the unapplied funds account as it was not enough to satisfy the July 1, 2018 payment of $2,698.26.

On August 16, 2018, a payment in the amount of $2,698.26 was received, combined with the unapplied funds balance of $2,628.81; the total $5,326.52 satisfied the July 1, 2018 payment of $2,698.26. The remaining balance of $2,628.81 was reapplied to the unapplied funds account as it was not enough to satisfy the August 1, 2018 payment of $2,698.26.

On September 13, 2018, a payment in the amount of $2,698.26 was received, combined with the unapplied funds balance of $2,628.81; the total $5,326.52 satisfied the August 1, 2018 payment of $2,698.26. The remaining balance

CARRINGTON
MORTGAGE SERVICES, LLC

P.O. Box 5001, Westfield, IN 46074
Phone (800) 561-4567 Fax (800) 486-5134

of $2,628.81 was reapplied to the unapplied funds account, as it was not enough to satisfy the September 1, 2018 payment of $2,698.26.

As of the date of this response, the account has an unapplied funds balance of $2,628.81 and is due for the September 1, 2018 payment. Enclosed is a copy of the payment history with transaction codes and definitions for your reference.

Please note, per the Consumer Financial Protection Bureau ("CFPB"), credit reporting must be suppressed for 60 days after a Qualified Written Request or Credit Dispute is received.

We trust that we have fully addressed your concerns regarding this matter. However, should you have further questions, please contact us at (800) 561-4567, Monday through Friday 8:00 AM – 8:00 PM EST. You may also contact us in writing at P.O. Box 5001, Westfield, IN 46074 or Fax (800) 486-5134.

Sincerely,

Melynda Griggs
Customer Service Research Department
Carrington Mortgage Services, LLC

Enc.

2 of 8

Attempt to Overcharge Two payments

CARRINGTON
MORTGAGE SERVICES, LLC

P.O. Box 5001
Westfield, IN 46074

Monthly Mortgage Statement

ONLY ONE DUE

0017445 01 AB 0.405 **AUTO T9 0 9766 80126-305254 -C01-P17462-I

SHARON MINNOCK
9754 CHANTECLAIR CIR
HIGHLANDS RANCH CO 80126-3052

Statement Date 04/16/18
Account Number 4000629702

$2628.81

Amount Due ~~$5,327.07~~

Due Date: 05/01/18

If payment is received after 05/16/18, a $107.93 late fee will be charged.

Contact Us:
800-561-4567 800-486-5134
www.CarringtonMS.com

Account Information

Property Address:
9754 CHANTECLAIR CIRCLE
HIGHLANDS RANCH CO 80126

Interest Rate: 4.875%
Prepayment Penalty: No

Modification Date: N/A
Maturity Date: 12/01/2039

Home financing available
Contact us at (844) 833-2685
www.CarringtonHomeLoans.com

Explanation of Amount Due

Principal:	$727.50
Interest:	$1,288.64
Escrow: (Taxes and/or Insurance)*	$682.12
Reg. Monthly Payment:	**$2,698.26**
Overdue Payment:	$2,628.81
Total Fees Charged:	$0.00
Total Amount Due:	**$5,327.07**

Current Loan Balances

Principal Balance*:	$317,928.16
Escrow Balance:	$382.27
Past Due Balance:	$2,628.81
Deferred Balance(s):	N/A
Buydown Balance:	N/A
Negative Amortization:	N/A
Unapplied Funds:	$0.00

* Your current Principal Balance is not a payoff quote. See page 3 for Loan Payoff Information.

Past Payment Breakdown

	Paid Last Month	Paid Year to Date
Principal	-$105.18	$1,440.34
Interest	$0.00	$2,591.94
Escrow (Taxes and/or Insurance)*	$0.00	$1,225.34
Fees and Charges	$0.00	$105.18
Unapplied Funds	$0.00	$0.00
Total	**-$105.18**	**$5,362.80**

* Please see page 3 of this statement for additional information.

▲ Please detach and return with your payment ▲

CARRINGTON
MORTGAGE SERVICES, LLC

Make a payment at **CarringtonMS.com**. Pay by Check or AutoPay for free!

Loan Number: 4000629702
SHARON MINNOCK
9754 CHANTECLAIR CIR
HIGHLANDS RANCH CO 80126

Amount Due $2628.81 ~~$5,327.07~~
Due Date: 05/01/18

Late charge if received after 05/16/18:	$107.93
Late Payment Amount if received after 05/16/18:	$5,435.00

CARRINGTON MORTGAGE SERVICES LLC
PO BOX 79001
PHOENIX AZ 85062-9001

3 of 8

Payment Due	$
Additional Principal	$
Additional Escrow	$
Late Charge	$
Total Amount Enclosed	$

40006297020005327070005435009

First American State Bank -- TEMPORARY STATEMENT

DATE 5/29/18 ACCOUNT NO. 415125

DATE	CHECK#	AMOUNT	BALANCE	TC	
5/15/18		16.78	3,122.35	427	DBT CRD 20:33 05/14/18 OFFICEMAX/DEPOT 6763 HIGHLANDS RANCO
5/15/18		36.74	3,085.61	427	DBT CRD 23:50 05/14/18 OFFICE MAX/OFFI 1051 M HIGHLANDS RCHCO
5/15/18		56.60	3,029.01	427	DBT CRD 10:15 05/15/18 PRO DISPOSAL & REC 303-791-3827 CO
5/15/18	2632	25.00	3,004.01	76	DDA INCLEARING CHECK
5/16/18		47.70	2,956.31	427	DBT CRD 23:49 05/15/18 FEDEX 780960478531 MEMPHIS TN
5/16/18	2634	2,628.81	327.50	196	CHECK PYMT Carrington 0410001129 05/1 CHECK#-2634 TRACE #-02100002540707
5/17/18		6.46	321.04	427	POS DEB 21:24 05/16/18 KING SOOPERS # 9551 UNIVERSITY HIGHLANDS RANCO
5/17/18		12.38	308.66	427	POS DEB 23:30 05/16/18 KING SOOPERS # 9551 UNIVERSITY HIGHLANDS RANCO
5/18/18		12.80	295.86	427	POS DEB 20:07 05/17/18 KING SOOPERS # 9551 UNIVERSITY HIGHLANDS RANCO
5/18/18		21.00	274.86	427	DBT CRD 05:12 05/18/18 LA TIERRA SALON AND DA HIGHLANDS RANCO
5/18/18		36.00	238.86	427	DBT CRD 10:26 05/18/18 ANTOINE DU CHEZ ENGLEWOOD CO
5/21/18		7.34	231.52	427	DBT CRD 23:40 05/19/18 SAFEWAY STORE 1480 HIGHLANDS RANCO
5/22/18		1,000.00**	1,231.52	39	DDA REGULAR DEPOSIT
5/23/18		1,204.00**	2,435.52	166	XXSOC SEC SSA TREAS 9031036360 05/2 ID #-XXXXX6292

payment RECEIVED
on 5-15-18

Cashed on 5-16-18

4 of 8

~~7 of 8~~

First American State Bank -- TEMPORARY STATEMENT

DATE 4/30/18 ACCOUNT NO. 415125

DATE	CHECK#	AMOUNT	BALANCE	TC	
4/11/18		12.97	525.63	427	HIGHLANDS RANCO DBT CRD 10:45 04/11/18 FEDEXOFFICE 00005744 HIGHLANDS RANCO
4/12/18		2,620.30**	3,145.93	39	DDA REGULAR DEPOSIT
4/12/18	2624	154.38	2,991.55	76	DDA INCLEARING CHECK
4/13/18		300.00**	3,291.55	39	DDA REGULAR DEPOSIT
4/13/18		14.07	3,277.48	427	DBT CRD 10:20 04/13/18 ARBY S #6878 LITTLETON CO
4/13/18		23.08	3,254.40	427	DBT CRD 20:33 04/12/18 DAVIDSONS LIQUOR, INC. HIGHLANDS RANCO
4/13/18	2626	75.00	3,179.40	76	DDA INCLEARING CHECK
4/16/18		4.28	3,175.12	427	POS DEB 23:44 04/15/18 KING SOOPERS # 9551 UNIVERSITY HIGHLANDS RANCO
4/16/18		12.17	3,162.95	427	POS DEB 19:54 04/15/18 KING SOOPERS # 9551 UNIVERSITY HIGHLANDS RANCO
4/16/18		31.67	3,131.28	427	POS DEB 19:20 04/14/18 KING SOOPERS # 2205 WILDCAT RES. HIGHLANDS RANCO
4/16/18		38.47	3,092.81	427	DBT CRD 23:51 04/13/18 PHILLIPS 66 - TSE 7 EL HIGHLANDS RANCO
4/16/18		25.00	3,067.81	302	Phone Transfer Per Mar 415125D- 4217
4/17/18		1.00	3,066.81	427	DBT CRD 10:12 04/17/18 USPS KIOSK 0755839552 HGHLNDS RANCHCO
4/17/18		52.23	3,014.58	427	DBT CRD 10:12 04/17/18 FEDEXOFFICE 00005744 HIGHLANDS RANCO
4/17/18	2628	2,628.81	385.77	196	CHECK PYMT Carrington 0410001129 04/1 CHECK#-2628 TRACE #-02100002385170
4/17/18	2629	25.00	360.77	76	DDA INCLEARING CHECK

Coupon For
2628.81
grace period
~~[illegible]~~
4-16-18
arrived on 4-16-18
Cashed on 4-17-18

5 of 8

CARRINGTON
MORTGAGE SERVICES, LLC
P.O. Box 5001
Westfield, IN 46074

0043715 01 AB 0.405 **AUTO T3 0 9192 80126-305254 -C01-P43758-I
SHARON MINNOCK
9754 CHANTECLAIR CIR
HIGHLANDS RANCH CO 80126-3052

Property Address:
9754 CHANTECLAIR CIRCLE
HIGHLANDS RANCH, CO 80126

Loan Number: 4000629702

Check arrived on 4-16-18
Cashed on 4-17-18

04/18/2018

Dear Mortgagor(s):

Our records do not show receipt of your 04/01/2018 payment in the amount of $2,628.81, and as of 04/17/2018, a late charge in the amount of $0.00 has been assessed. Your total payment amount due is $2,628.81.

As required by law, we may report information about your account to the credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Please let us help you prevent this situation from becoming more serious by calling us, toll-free, at (800) 561-4567 or toll-free TDD number at 1-866-427-8304. You can reach us Monday through Friday 8:00 a.m. to 8:00 p.m. Eastern Time.

Overnight Mail	Western Union	MoneyGram
Carrington Mortgage Services, LLC **Cashiering Dept. 2-270** 1600 South Douglass Road, Suites 110 & 200-A Anaheim, CA 92806	Quick Collect (any location) Code City - CARRINGTONMS Code State - CA	Receive Code - 7998

We want to help you keep your home and avoid foreclosure. Carrington Mortgage offers several foreclosure prevention alternatives that may be available to you in order to avoid foreclosure. If you are interested in being evaluated for any of the foreclosure prevention alternatives, you must contact us and submit a complete application package which consists of a Request for Mortgage Assistance (RMA) form (including all necessary certifications), an IRS Form 4506T-EZ and documentary evidence of all income (see attached list of required documents). You may obtain the RMA form and the IRS Form 4506T-EZ by visiting our website at https://carringtonms.com. However, you must take the first step by contacting Carrington Mortgage, toll free, at (800) 561-4567, Monday through Friday 8:00 a.m. to 8:00 p.m. Eastern Time. You may also contact us by one of the following means, but be sure to include the information listed above:

- **Carrington Mortgage Services, LLC**
  P.O. Box 3010, Anaheim, CA 92803

6 of 8

- **Website**: https://carringtonms.com

9/14/18 **Deposit Inquiry** 12:15:02

MARK LLOYD NELSON

Account number.. 415125 D

Today/Next Day... T

Debit or credit.. _

Amount (.2)...... ___________

Serial number.... ___________

Teller ID........ ______

Beginning balance.	3,085.16
Current balance...	3,085.16
Collected balance.	3,085.16
Available balance.	1,921.85
Available for cash	1,921.85

Type options, press Enter.

1=Select 4=Reverse 5=View ACH details 3=View image T=Tset

P=Passport History 6=Print image

Option	Date	Time	Today	Dr/Cr	Amount	Comments
_	9/14/18	12:09:36	T	C	1,620.00	Vertex-Tran# 0030
_	9/14/18	5:10:58	T	D	46.50	DC-PHILLIPS 66 - T L
_	9/14/18	2:28:46	T	D	2,698.26	ACH processing
_	9/13/18	20:38:59	T	D	12.98	KING SOOPERS # LOC:
_	9/13/18	18:38:57	T	D	3.66	PA-Federal Express L
_	9/13/18	18:38:07	T	D	12.01	PA-Federal Express L
_	9/13/18	18:37:27	T	D	9.90	PA-Federal Express L

Bottom

F3=Exit F12=Previous

This Is the Sept. payment of

$2698.26 paid on 9-13-18 —

Cashed on 9-14-18

7 of 8

~~6 of 8~~

Company details

Service class: 200
Company name: Carrington Locat
Discretionary data: ~~0000000001~~ 041204975
Company ID: 0410001129
Standard entry class: ARC ACCTS RECEIVABLE ENTRIES
Company entry description: CHECK PYMT
Descriptive date: 091318
Effective entry date: 180914
Settlement date: 257

Account details

Transaction code: 27 AUTOMATED DDA DEBIT
Individual ID: 2663
Individual name: 1536871221027AF021587
Discretionary data:
Trace number: 021000029861354

Addenda details

Addenda info:
Free form description:

Bottom

F3=Exit F12=Previous